

Information to identify the case:

Debtor 1	Fernando Rosario	Social Security number or ITIN xxx-xx-7705
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Nilly Rosario	Social Security number or ITIN xxx-xx-5037
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-18324-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Fernando Rosario

Nilly Rosario

7/25/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Fernando Rosario
Nilly Rosario
Debtors

Case No. 17-18324-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

Date Rcvd: Jul 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2017.

db/jdb	Fernando Rosario, Nilly Rosario, 2 Shady Ln, Pemberton, NJ 08068-1832
516785441	++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808-1674)
516785446	Comenitycap/boscovs, PO Box 182120, Columbus, OH 43218-2120
516785448	Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412
516785450	Jersey Central Power & Light, PO Box 3687, Akron, OH 44309-3687
516785452	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
516785453	Roundpoint Mtg, 5032 Parkway Blvd, Charlotte, NC 28217-1918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2017 22:35:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustprregion03.ne.ecf@usdoj.gov Jul 25 2017 22:34:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM Jul 25 2017 22:18:00 Ally Capital, PO Box 130424, Roseville, MN 55113-0004
516785440	EDI: GMACFS.COM Jul 25 2017 22:18:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516785442	EDI: AMEREXPR.COM Jul 25 2017 22:18:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
516785443	EDI: TSYS2.COM Jul 25 2017 22:18:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516785444	EDI: CAPITALONE.COM Jul 25 2017 22:18:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
516785445	EDI: WFNNB.COM Jul 25 2017 22:18:00 Comenity Bank/Peebles, PO Box 182789, Columbus, OH 43218-2789
516785447	EDI: RCSFNBMARIN.COM Jul 25 2017 22:18:00 Credit One Bank N.A., PO Box 98873, Las Vegas, NV 89193-8873
516785449	EDI: IRS.COM Jul 25 2017 22:18:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516785451	+EDI: CBSKOHLS.COM Jul 25 2017 22:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516785454	EDI: RMSC.COM Jul 25 2017 22:18:00 Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
516788661	+EDI: RMSC.COM Jul 25 2017 22:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516785455	EDI: WTRRNBNBANK.COM Jul 25 2017 22:18:00 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
516785456	EDI: VERIZONEAST.COM Jul 25 2017 22:18:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
516785457	EDI: BLUESTEM Jul 25 2017 22:18:00 Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
516785458	EDI: WFFC.COM Jul 25 2017 22:18:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 24

Date Rcvd: Jul 25, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com, jwh@trusteesolutions.net
John W. Hargrave trustee@hargravelaw.com, jwh@trusteesolutions.net
Travis J. Richards on behalf of Joint Debtor Nilly Rosario richardslegal@yahoo.com, G19226@notify.cincompass.com,travis.richards@yahoo.com
Travis J. Richards on behalf of Debtor Fernando Rosario richardslegal@yahoo.com, G19226@notify.cincompass.com,travis.richards@yahoo.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6